

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF TENNESSEE

CHAPTER 13 PLAN (INDIVIDUAL ADJUSTMENT OF DEBTS)

MH

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF THE PLAN

DEBTORS: (H) Albert Collins SS# xxx-xx-7092
 (W) Elaine M. Collins SS# xxx-xx-1871

ADDRESS: 5144 Teal Avenue, Memphis, TN 38118

PLAN PAYMENT: Debtors to pay \$ 1,380.00 Weekly Every Two Weeks Semi-monthly Monthly

PAYROLL DEDUCTION: _____ OR (X) DIRECT PAY
 _____ BECAUSE: Social Security
 _____ FIRST PAYMENT: _____

ADMINISTRATIVE: Pay filing fee, trustee's fee, and debtor's attorney fee, pursuant to Court Order.

AUTO INSURANCE: () Not included in Plan () Included in Plan

		PAYMENT
CHILD SUPPORT:	Future Support through Plan to _____	_____
	Child Support Arrearage to _____	_____
PRIORITY CREDITORS:	_____	_____
	_____	_____

HOME MORTGAGE:	If no arrearage, ongoing payments are to be paid directly by the debtor(s).			
Ocwen	ongoing payment begins	May 2015		\$ 891.00
	Approximate arrearage	\$4,455.00	Interest 0.00%	\$ 75.00
	ongoing payment begins	_____		
	Approximate arrearage	_____	Interest _____	

ADEQUATE PROTECTION PAYMENTS SHALL BE ¼ (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT

SECURED CREDITORS: (retain Lien 11 U.S.C. § 1325(a)(5))	VALUE OF COLLATERAL	INTEREST RATE	MONTHLY PAYMENT
Ally Financial (2012 Chrysler 200)	\$ 12,400.00	5.25%	\$ 248.00

Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as unsecured debts. UNSECURED CREDITORS: Pay to be determined % of these claims after above claims are paid;

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: _____;

TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.